

HSBC Premier Welcome Offer 1 January 2022 to 30 June 2022 - TERMS AND CONDITIONS

1. The "HSBC Premier Welcome Offer" (hereinafter referred to as the "Promotion") of The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as "HSBC / "the Bank") shall be effective from 1 January 2022 until 30 June 2022, inclusive of both dates (hereinafter referred to as "Promotional Period").

2. Eligibility criteria: -

The Promotion is open to customers who sign up for HSBC Premier and obtain a **NEW** Local HSBC Mastercard World Premier Primary Credit Card (hereinafter referred to as "Cardholder" and/or "Card") during the Promotional Period, and who will meet the criteria mentioned in clause 2.1 below.

HSBC Premier Welcome Offer

2.1 The Promotion is applicable for Cardholders who meet the following conditions.

2.1.1 The Cardholder will be eligible for **5,000** HSBC Premier Reward points ("hereinafter referred to as "Premier Reward points") as a sign up bonus upon activation of the HSBC Premier Mastercard / Card

2.1.2 The Cardholder will be eligible for an additional **10,000** Premier Reward points for Credit Card spend of Rs. 100,000/- or above, excluding transactions referred in clause 4 below, within 60 days, of onboarding to HSBC Premier

2.1.3 The Cardholder will be eligible for an additional **10,000** Premier Reward points for Debit Card spend of Rs. 50,000/- or above, excluding transactions referred in clause 4 below, within 60 days, of onboarding to HSBC Premier.

2.1.4 The Cardholder will be eligible for an additional **5,000** Premier Reward points for making two (2) utility bill payments via the HSBC Online Banking platform for a minimum value of LKR 5000/- each, and the bill payee to be saved on HSBC Online Banking platform, or perform a minimum of two (2) CEFT payments for a minimum value of LKR 5000/- each, provided the payment is made within 60 days of onboarding to HSBC Premier.

2.1.5 Any **existing** HSBC Premier customers or HSBC Premier Mastercard World Premier credit cardholders shall not be eligible for the Promotion.

3. The Promotion computation will be calculated based on an eligible Cardholder's total eligible purchases posted on the last day of each calendar month. All eligible purchases made will have to be posted into HSBC's credit card and transaction systems by the end of each calendar month. HSBC accepts no liability for any late submission of the purchases by merchants.

4. The following transactions shall not be considered under eligible transactions for the Promotion;

- a) Fees and Charges as per Bank's Tariff and Charges and applicable tax,
- b) Cash Advance, Balance Transfer, Cash Instalment Plan,

c) Quasi transactions such as, but not limited to, Casino or Gambling transactions performed locally, overseas or on-line and crypto currency transactions.

5 Premier Reward points shall be credited to the Card account of the primary Cardholder.

6. The Premier Reward points earned by the Cardholder on a calendar month will be posted to the primary Cardholders` Card account by the end of the next/succeeding calendar month. (for example, the Premier Reward points earned for any transactions made from 1-31 January 2022 will be credited by the last week of February 2022). A short messaging service ("SMS") will be sent to the registered mobile number held with the Bank confirming the details to the Cardholder and the Premier Reward points will be shown in subsequent Card statements of the Cardholder.

7. The eligible Cardholder's Card account shall be at good standing and conducted in a proper and satisfactory manner as determined by HSBC in its sole discretion at the time of crediting the Premier Reward points as explained clause 6 above. In the event that the relevant Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Premier Reward points are credited into the said Card account, HSBC reserves the right not to credit the Premier Reward points.

8. The Promotion cannot be exchanged for any other reward or combined with any other welcome offers and/or promotions of HSBC.

9. Annual and joining fees will be charged for all Cardholders in line with the current Tariff of charges published by the Bank.

10. In the event the Cardholder`s Card is lost or stolen, the Cardholder can continue to make purchases with the replacement credit card and all such purchases made will continue to qualify for the Promotion.

11. Any disputed, reversed/refunded or cancelled/void transactions shall be excluded from the Promotion.

12. In case of any dispute relating to any and all matters with regard to the Promotion, including but not limited to, in respect of the, Cardholder's eligibility, coverage of dates, Terms and Conditions herein stated, the decision of HSBC shall prevail and be final and conclusive.

13. The Bank shall be entitled to vary any of the Terms and Conditions contained herein at any time without prior notice to the Cardholders which variation shall bind the Cardholders absolutely from the date on which it is expressed to take effect. Nevertheless such variations may be communicated to the Cardholders by letter and/or notice in the local press and/or by displaying on the Bank`s notice boards and/or through statements and/or by publishing in the website of the Bank at www.hsbc.lk

14. Nothing herein amounts to a commitment or representation by the Bank to conduct similar promotions in the future.

15. This Promotion is not applicable to any other HSBC credit cards unless otherwise stated.

16. The HSBC general Premier account and credit card terms and conditions shall be applicable for the credit card usage and for this Promotion.

17. HSBC is not the supplier of the products and/or service/s offered by the merchant and shall not accept any liability in relation thereto.

18. All written communications with regard to the Promotion should be addressed to The Manager, Credit Cards, The Hongkong and Shanghai Banking Corporation Ltd, No 24, Sir Baron Jayatilake Mawatha, Colombo 1. Enquiries could also be made at the Bank's Call Centre number 4 4722 42 or via e-mail address personalbanking@hsbc.com.lk

19. These Terms and Conditions shall be governed and constructed by the laws of Sri Lanka and shall be subject to the exclusive jurisdiction of the Courts of Sri Lanka.